



Before the Flood



Before the Flood Basics

Learn your flood risk: Anywhere it can rain, it can flood; and anywhere it can flood, homes and businesses are at risk for flood damage—more than 20 percent of National Flood Insurance Program (NFIP) claims come from properties located outside of mapped high-risk flood areas. For flood insurance and flood risk information, visit

FloodSmart.gov/before. To learn more about obtaining a flood insurance policy, call your insurance agent or call **1-800-427-2419** to find an agent near you.

Tips to Reduce Your Risk

- **Make sure you have the right insurance coverage:** Most homeowners insurance policies do not cover flood damage, so be sure to consider flood insurance for both your building and its contents. The average flood insurance policy premium is around \$640 a year. In moderate- to low- risk areas, qualifying homeowners can insure their properties with lower-cost Preferred Risk Policies (PRPs) that start at \$129 a year. There typically is a 30-day wait for a flood insurance policy to take effect.
- **Mitigate future loss:** There are some simple steps you can take to reduce the impact of flood water on your home and your belongings. For more information about flood mitigation options, visit FLASH.org.
- **Conduct a household inventory:** Be sure to keep a record of all major household items and valuables. These documents are critically important when filing insurance claims. For help in conducting a home inventory, visit knowyourstuff.org.
- **Protect important financial documents:** Store copies of irreplaceable documents (such as birth certificates, passports, etc.) in a safe, dry place. Keep originals in a safe deposit box.
- **Build an emergency supply kit:** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit Ready.gov for a complete disaster supply checklist.
- **Plan for evacuation:** Plan and practice a flood evacuation route. Ask someone out of state to be your “family contact” in an emergency, and make sure everyone knows the contact’s address and phone number.
- **Make a pet plan:** Many shelters do not allow pets. Make plans now on what to do with your pets should you be required to evacuate your residence.

